



THE LENDER'S ADVANTAGE

A Joint Publication of the Des Moines District Office and the Cedar Rapids Branch Office

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INFORMATION

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All SBA programs and
services are provided on
a nondiscriminatory basis.

Fiscal Year 2010 Wrap Up and Program Updates

Dear Lender –

Congratulations to all our lending partners for contributing to a tremendous year of SBA financing for Iowa's small businesses using SBA's lending tools. You provided 944 Iowa businesses with a record \$261.3 million in capital for our fiscal year 2010 ending September 30th. This is almost \$50 million over last year's record. Included in this newsletter is a listing of the 190 lenders who were part of this great effort. Congratulations!

The higher guarantee percentages and fee waivers continue through December 31st as outlined in Information Notice 5000-1182 sent earlier in October. We encourage lenders to continue to work with their customers to take advantage of the opportunities to mitigate risk for your institution (and for fee waivers for your customers) with these current provisions.

Effective October 1, we issued an updated loan processing SOP 50 10 5(C). Not all of you were able to participate in the SOP update training via ReadyTalk held in September during which we discussed the changes to this SOP. Within the next week we will send you a *Lender Update* that will highlight the changes. A couple of changes expand the definition of eligible businesses and eligible uses of proceeds, including consideration of passive income and other real estate owned (OREO) transactions.

On a related note we have had several questions regarding the refinancing of same institution debt with an SBA 7(a) guarantee. It can be done. In addition to meeting the standard elements for refinance of debt, two crucial elements must also be met. The loan must be current and not more than 30 days past due anytime in the previous 36 months and the refinancing must improve debt service by 10 percent. Previously a 25 percent improvement in cash flow had to be demonstrated. This is something to consider

if your customer is stressed by the debt service obligations of the existing capital structure and the refinance parameters can be met.

SBA staff continues to work diligently on the implementation of the remaining provisions of the Small Business Jobs Act of 2010. This includes the implementation of the enhanced Dealer Floor Plan Pilot which is extended until 2013. Under the 504 loan program, once the revised provisions are in place, the refinance provisions will be available. An intermediary facilitated microloan program, targeting small businesses with capital needs up to \$200,000, is also under development. More detailed information and updates can be found at www.sba.gov/jobsact.

Since our last newsletter the filing period for applications for disaster assistance to homeowners, renters and businesses impacted by this past year's floods has been extended until November 12, 2010. In addition the counties of Boone, Calhoun, and Shelby were added bringing the designated counties to 38. Encourage residents and businesses of your community that have uncompensated losses from this past year's storms to apply by the deadline. They should register with FEMA at 800-621-FEMA or www.disasterassistance.gov. Businesses and individuals may apply for SBA assistance online at www.sba.gov/disasterassistance or call 800-659-2955.

- Joseph M. Folsom, District Director

Miss an SBA Notice?

You can download all SBA Notices by
Fiscal Year at

[http://www.sba.gov/aboutsba/sbaprograms/
elending/notices/index.html](http://www.sba.gov/aboutsba/sbaprograms/elending/notices/index.html)

SBA Seeks Nominations for National Small Business Week 2011 Awards

The U.S. Small Business Administration (SBA) is now accepting nominations for its 2011 National Small Business Week Awards.

Each year, since 1963, SBA's Small Business Week Awards have recognized outstanding individuals from America's small business community for their achievements and contributions to our nation's economy.

In 2010, this celebration will honor the estimated 27 million small businesses in America, and is an opportunity to showcase and recognize some of the best and brightest of these with the SBA's annual Small Business Week Awards. Small Business Week 2010 Award Categories include:

Small Business Person of the Year

Small Business Exporter

SBA Young Entrepreneur

Jeffrey Butland Family-Owned Business of the Year

Financial Services Champion

Home-Based Business Champion

Minority Small Business Champion

Veteran Small Business Champion

Women in Business Champion

Entrepreneurial Success Award

*Phoenix Awards
(for disaster recovery)*

State winners of the Small Business Person of the Year awards attend the national Small Business Week celebration in Washington, D.C., in

May to compete for the title of National Small Business Person of the Year. Award winners in other categories go on to compete at the regional and national level, with national Champions, who are small business advocates, invited to attend the national event.

For nomination guidelines and a list of all awards, go to:

http://www.sba.gov/idc/groups/public/documents/ia_des_moines/sbwnominationguidelines2011.pdf

In Iowa, nominations must be submitted or postmarked to the SBA's Des Moines District Office by Dec. 3. For more information, please contact Dave Lentell at (515) 284-4522 or by e-mail at thomas.lentell@sba.gov.

Get your Institution's Lending History Through The SBA Lender Portal

The SBA maintains a unique online site for each active SBA lender, our Lender Portal. By accessing this site, you can view the agency's record of loan activity for your institution. Loan approvals and servicing history are maintained for each separate charter, though not for each branch.

Lender Portal presents not just aggregate data but also optional loan detail, allowing you and us to identify risky loans and to contact borrowers proactively. Lender data is presented for the current quarter as well as the eight preceding quarters. Within each quarter, your institution's data is compared with that of your peer group and with the SBA's average portfolio.

The first section for Lender Portal depicts your SBA portfolio in brief. Following is your Lender Risk Rating broken down into eleven components.

One of these is the SBA's proprietary SBPS Score, a credit model which measures your institution's risk from SBA's perspective. Additional performance ratios follow which are not included in your risk rating.

Then there follows a breakdown of your SBA portfolio by level of risk, compared to that of your peer group and the SBA as a whole. Finally is a section on net flows, which is the cash effect between SBA and your institution of guaranty purchases, fees, and recoveries.

No one but the SBA and your institution will be able to view your particular Lender Portal page; lenders cannot view one another's Lender Portals.

To access your own unique Lender Portal site, visit the site: <http://mi.dnb.com/PDPSBA/>. You will see an option to request initial account access. By completing the information request, you will be agreeing to the terms of use and then be given access to the portal for your institution only. Access takes about two weeks to be given.

SBA Lender Activity Report for SEPTEMBER

LENDER NAME	LOCATION	#	AMOUNT
SIouxLAND ECON. DEV. CORP	SIoux CITY	13	\$8,140,000
IOWA BUSINESS GROWTH CO.	JOHNSTON	6	\$3,459,000
BLACK HAWK ECON. DEV.	WATERLOO	4	\$1,128,000
WELLS FARGO BANK	IOWA	4	\$575,000
FIDELITY BANK & TRUST	DUBUQUE	3	\$105,000
IOWA-NEBRASKA STATE BANK	NEBRASKA	3	\$105,000
GUTHRIE COUNTY STATE BANK	GUTHRIE CENTER	2	\$2,085,000
BANK MIDWEST	SPIRIT LAKE	2	\$173,000
FARMERS SAVINGS BANK	MARSHALLTOWN	2	\$70,000
FARMERS STATE BANK	WATERLOO	2	\$61,900
FARMERS & MCHNTS SVGS BANK	MANCHESTER	1	\$1,929,500
NORTHWOODS STATE BANK	MASON CITY	1	\$1,650,000
PEOPLES TRUST & SAVINGS BANK	CLIVE	1	\$500,000
CORP. FOR ECONOMIC DEV.	DES MOINES	1	\$410,000
BRIDGE COMMUNITY BANK	MOUNT VERNON	1	\$350,000
E.C.I.A. BUSINESS GROWTH, INC.	DUBUQUE	1	\$349,000
FIRST NATL BK IN FAIRFIELD	FAIRFIELD	1	\$276,100
GREAT WESTERN BANK	IOWA	1	\$270,500
FIRST AMERICAN BANK	FORT DODGE	1	\$200,000
IOWA STATE BANK	HULL	1	\$190,000
SMALL BUS. GROWTH CORP	ILLINOIS	1	\$178,000
VALLEY BANK	MOLINE	1	\$175,000
HEDRICK SAVINGS BANK	OTTUMWA	1	\$167,000

LENDER NAME	LOCATION	#	AMOUNT
AMERICAN NATIONAL BANK	NEBRASKA	1	\$161,000
DE WITT BANK & TRUST CO.	DE WITT	1	\$131,500
LIBERTY BANK, FSB	WDM	1	\$112,500
CENTRIS FCU	NEBRASKA	1	\$93,200
FIRST FED. SAVINGS BK - IOWA	FORT DODGE	1	\$86,000
CITY STATE BANK	NORWALK	1	\$53,000
COMMUNITY ST. BANK	ANKENY	1	\$35,000
DUBUQUE BANK AND TRUST CO.	DUBUQUE	1	\$35,000
FIRST NATL BK - MUSCATINE	MUSCATINE	1	\$35,000
FIRST-CITIZENS BK & TR CO	N. CAROLINA	1	\$35,000
MANUFACTURERS BK & TR CO	FOREST CITY	1	\$35,000
MIDWESTONE BANK	CONRAD	1	\$35,000
NORTHWEST BANK	SPENCER	1	\$35,000
PATRIOT BANK	BROOKLYN	1	\$35,000
PEOPLES BANK	ROCK VALLEY	1	\$35,000
WEST BANK	WDM	1	\$34,000
HEARTLAND BANK	SOMERS	1	\$32,900
CENTRAL BANK	STORM LAKE	1	\$24,700
CLEAR LAKE BK & TR CO	CLEAR LAKE	1	\$22,700
CEDAR RAPIDS BK & TR CO	CEDAR RAPIDS	1	\$15,200
SUPERIOR FINANCIAL GROUP, LLC	CALIFORNIA	1	\$15,000
NORTHWEST BANK & TRUST CO.	DAVENPORT	1	\$10,000
US BANK	IOWA	1	\$10,000

The following lenders were participant lenders in the SBA's 504 Loan Program in Iowa during the month of October

LENDER NAME	LOCATION	#	AMOUNT
BANK MIDWEST	OKOBOJI	2	4,462,000
MIDWESTONE BANK	IOWA CITY	2	2,127,500
CENTRAL BANK	SIoux CITY	2	507,500
FIRST NATIONAL BANK	CEDAR FALLS	2	237,000
CITIZENS 1ST NATIONAL BNK	STORM LAKE	1	1,550,000
FIRST NATIONAL BANK	SIoux CITY	1	1,403,000
LIBERTY BANK	WATERLOO	1	1,025,000
FIRST AMERICAN BANK	SIoux CITY	1	957,500
BANK IOWA	HUMBOLDT	1	950,000
PEOPLE BANK	ROCK VALLEY	1	944,262
FARMERS STATE BANK	JESUP	1	800,000

LENDER NAME	LOCATION	#	AMOUNT
HILLS BANK & TRUST CO.	CEDAR RAPIDS	1	797,200
PRIME BANK	SIoux CITY	1	661,500
FREEDOM SECURITY BANK	CORALVILLE	1	499,425
NORTHWESTERN BANK	ORANGE CITY	1	475,000
MAQUOKETA STATE BANK	MAQUOKETA	1	430,000
VALLEY BANK & TRUST	CHEROKEE	1	413,500
CITY STATE BANK	INDIANOLA	1	252,500
NORTHWEST BANK & TRUST	DAVENPORT	1	217,500
WEST CHESTER SVGS BANK	WASHINGTON	1	170,500
FIRST NATIONAL BANK	PLAINFIELD	1	150,000
PREMIER BANK	ROCK VALLEY	1	104,167

FY 2010 SBA LOAN APPROVALS FOR IOWA – BY NUMBER OF LOANS**NOTE: Lender location is determined by MAIN OFFICE location, unless lender is a National or multi-state lender**

LENDER NAME	LOCATION	#	AMOUNT
IOWA BUSINESS GROWTH CO.	JOHNSTON	40	\$18,262,000
FIDELITY BANK & TRUST	DUBUQUE	39	\$3,488,000
NORTHWEST BANK	SPENCER	32	\$6,421,100
SIOUXLAND ECON. DEV. CORP.	SIOUX CITY	31	\$16,750,000
WELLS FARGO BANK	IOWA	29	\$4,669,700
LIBERTY BANK, FSB	WDM	23	\$8,354,500
U.S. BANK	IOWA	23	\$1,195,500
BLACK HAWK ECON. DEV.	WATERLOO	22	\$9,424,000
FIRST AMERICAN BANK	FORT DODGE	22	\$8,535,300
CLEAR LAKE BANK & TRUST CO.	CLEAR LAKE	22	\$3,399,570
NORTHWEST BANK & TRUST CO.	DAVENPORT	22	\$1,732,000
MIDWESTONE BANK	IOWA CITY	21	\$6,702,200
FIRST CENTRAL STATE BANK	DE WITT	20	\$5,764,800
CEDAR RAPIDS BANK & TRUST CO.	CEDAR RAPIDS	19	\$10,451,100
GREAT WESTERN BANK	IOWA	19	\$5,986,600
HILLS BANK AND TRUST CO.	HILLS	19	\$2,723,200
FARMERS STATE BANK	MARION	19	\$2,554,000
CITIZENS STATE BANK	MONTICELLO	18	\$2,807,000
QUAD CITY BK & TR CO	BETTENDORF	14	\$3,207,000
SUPERIOR FINANCIAL GROUP, LLC	CALIFORNIA	14	\$145,000
HERITAGE BANK NA	HOLSTEIN	13	\$5,687,600
WEST BANK	WDM	13	\$1,899,000
HERITAGE BANK	MARION	13	\$1,485,300
AMERICAN TRUST & SVGS BANK	DUBUQUE	12	\$820,000
FARMERS & MCHNTS SVGS BANK	MANCHESTER	11	\$6,455,600
BANK IOWA	ALTOONA	11	\$1,197,600
COMMUNITY STATE BANK	ANKENY	10	\$2,996,000
HEARTLAND BANK	SOMERS	10	\$459,000
UNITED BANK OF IOWA	IDA GROVE	9	\$3,600,200
SMALL BUS. GROWTH CORP	ILLINOIS	8	\$2,878,000
KERNDT BROTHERS SVGS BANK	LANSING	8	\$1,587,000
VALLEY BANK	ILLINOIS	7	\$5,575,000
NORTHWOODS STATE BANK	MASON CITY	7	\$2,563,000
MANUFACTURERS BK & TR CO	FOREST CITY	7	\$1,460,000
ECIA BUSINESS GROWTH IN.	DUBUQUE	6	\$5,587,000
AMES COMMUNITY BANK	AMES	6	\$2,439,700
PRIMEBANK	LE MARS	6	\$920,600
COMMUNITY STATE BANK	TIPTON	6	\$749,500
COMMUNITY BANK	INDIANOLA	6	\$500,000
FARMERS SAVINGS BANK	COLESBURG	6	\$328,000
FIRST CITIZENS NATIONAL BANK	MASON CITY	5	\$4,801,000
BANK MIDWEST	SPIRIT LAKE	5	\$2,163,000
FIRST NATIONAL BANK	WAVERLY	5	\$1,400,000
BANKIOWA	DES MOINES	5	\$1,222,000
COMMUNITY SAVINGS BANK	EDGEWOOD	5	\$943,300
FARMERS STATE BANK	WATERLOO	5	\$901,900
THE CLINTON NATIONAL BANK	CLINTON	5	\$811,600
CITY STATE BANK	NORWALK	5	\$772,000

LENDER NAME	LOCATION	#	AMOUNT
PEOPLES TRUST & SAVINGS BANK	CLIVE	5	\$647,800
BRIDGE COMMUNITY BANK	MOUNT VERNON	5	\$545,900
IOWA-NEBRASKA STATE BANK	NEBRASKA	5	\$340,000
LINCOLN SAVINGS BANK	CEDAR FALLS	5	\$333,300
SECURITY STATE BANK	ANAMOSA	5	\$175,000
SAVINGS BANK	PRIMGHAR	5	\$162,400
DE WITT BANK & TRUST CO.	DE WITT	4	\$1,612,900
FREEDOM FINANCIAL BANK	WDM	4	\$1,293,600
BANKERS TRUST CO.	CEDAR RAPIDS	4	\$1,039,000
PENDER STATE BANK	PENDER	4	\$867,000
COMMUNITY 1ST C.U.	OTTUMWA	4	\$741,000
LIBERTY NATIONAL BANK	SIOUX CITY	4	\$392,000
WESTSIDE STATE BANK	WESTSIDE	4	\$357,200
FIRST NATIONAL BANK AMES	AMES	4	\$229,500
IOWA ST. BK & TR CO	FAIRFIELD	4	\$191,000
DUBUQUE BANK & TRUST CO.	DUBUQUE	4	\$140,000
THE FIRST NATIONAL BANK	PRIMGHAR	4	\$140,000
SECURITY STATE BANK	ALGONA	3	\$1,842,900
FARMERS SVGS BANK & TRUST	TRAER	3	\$1,838,400
CORRIDOR STATE BANK	CORALVILLE	3	\$1,719,500
CITIZENS STATE BANK	SHELDON	3	\$1,563,000
BANKERS TRUST CO.	DES MOINES	3	\$1,515,500
CITIZENS STATE BANK	FORT DODGE	3	\$1,500,000
PATRIOT BANK	BROOKLYN	3	\$1,390,000
GREEN BELT BANK & TRUST	IOWA FALLS	3	\$1,296,800
GATEWAY STATE BANK	CLINTON	3	\$883,800
FIRST NATIONAL BANK	SIOUX CENTER	3	\$872,700
COMMUNITY NATIONAL BANK	WATERLOO	3	\$474,900
CENTRIS FCU	NEBRASKA	3	\$280,200
THE STATE BANK OF TOLEDO	TOLEDO	3	\$120,000
FARMERS SAVINGS BANK	MARSHALLTOWN	3	\$105,000
CENTRAL STATE BANK	MUSCATINE	3	\$100,000
AMERICAN STATE BANK	SIOUX CENTER	3	\$87,100
LEGACY BANK	ALTOONA	2	\$2,768,100
GUTHRIE COUNTY STATE BANK	GUTHRIE CTR.	2	\$2,085,000
CENTRAL BANK	STORM LAKE	2	\$1,974,700
HOME STATE BANK	JEFFERSON	2	\$1,945,400
HEDRICK SAVINGS BANK	OTTUMWA	2	\$1,217,000
CORPORATION FOR ECON. DEV.	DES MOINES	2	\$1,137,000
BANK OF THE WEST	CALIFORNIA	2	\$1,083,400
THE GARNAVILLO SAVINGS BANK	GARNAVILLO	2	\$1,043,200
STATE CENTRAL BANK	KEOKUK	2	\$570,000
VIKING STATE BANK & TRUST	DECORAH	2	\$500,800
FIRST NATL BK IN FAIRFIELD	FAIRFIELD	2	\$471,900
COMMUNITY STATE BANK	SPENCER	2	\$444,400
EXCHANGE STATE BANK	COLLINS	2	\$341,000
SECURITY SAVINGS BANK	LARCHWOOD	2	\$313,000
MAQUOKETA STATE BANK	MAQUOKETA	2	\$290,000

FY 10 SBA LOAN APPROVALS IN IOWA – BY NUMBER OF LOANS (CONTINUED)
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LENDER NAME	LOCATION	#	AMOUNT
GLENWOOD STATE BANK	GLENWOOD	2	\$280,000
IOWA STATE BANK	CLARKSVILLE	2	\$250,000
STATE BANK & TRUST CO.	NEVADA	2	\$173,000
CHEROKEE STATE BANK	CHEROKEE	2	\$137,600
GREAT SOUTHERN BANK	MISSOURI	2	\$135,000
FIRST NATL BK - MUSCATINE	MUSCATINE	2	\$132,500
AMERICAN BNK & TRUST CO.	DAVENPORT	2	\$115,000
NORTHWESTERN BANK	ORANGE CITY	2	\$95,000
DUPACO COMMUNITY C.U.	DUBUQUE	2	\$70,000
PINNACLE BANK	MARSHALLTOWN	2	\$70,000
IOWA STATE BANK	ALGONA	2	\$64,700
FIRST STATE BANK	WEBSTER CITY	2	\$63,800
PEOPLES SAVINGS BANK	WELLSBURG	2	\$61,300
DUTRAC COMMUNITY C.U.	DUBUQUE	2	\$50,000
GRUNDY NATL BK	GRUNDY CENTER	2	\$43,200
ELGIN STATE BANK	ELGIN	1	\$2,000,000
BANKORION	ILLINOIS	1	\$2,000,000
CEDAR VALLEY BANK & TRUST	LA PORTE CITY	1	\$2,000,000
CITIZENS SAVINGS BANK	SPILLVILLE	1	\$2,000,000
FIRST COLORADO NATL. BANK	COLORADO	1	\$1,700,000
FIRST NATL. BANK OF OMAHA	OMAHA	1	\$1,666,600
FIRST IOWA STATE BANK	ALBIA	1	\$1,510,000
FIRST CHATHAM BANK	GEORGIA	1	\$1,472,000
FIRST PREMIER BANK	SOUTH DAKOTA	1	\$1,370,000
CRESCO BANK AND TRUST	CRESCO	1	\$1,200,000
STATE BANK	SPENCER	1	\$1,195,000
LIVE OAK BANKING COMPANY	N. CAROLINA	1	\$1,135,000
IOWA TRUST & SAVINGS BANK	EMMETSBURG	1	\$967,300
FOUNDATION FIRST BANK	NEBRASKA	1	\$845,000
FIRST STATE BANK	LYNNVILLE	1	\$710,000
SAUK VALLEY BK & TR CO	ILLINOIS	1	\$700,000
LIBERTY TRUST & SAVINGS BANK	DURANT	1	\$675,000
EXCEL NATIONAL BANK	CALIFORNIA	1	\$631,300
ACKLEY STATE BANK	ACKLEY	1	\$597,400
DAKOTA BUSINESS FINANCE	SOUTH DAKOTA	1	\$589,000
CAPITALSOURCE BANK	CALIFORNIA	1	\$550,000
SECURITY SAVINGS BANK	EAGLE GROVE	1	\$550,000
OHNWARD BANK & TRUST	CASCADE	1	\$519,000
PRAIRIELAND ECON. DEVEL COR	MINNESOTA	1	\$485,000
KASSON STATE BANK	MINNESOTA	1	\$394,000
LEIGHTON STATE BANK	PELLA	1	\$389,800
BELLEVUE STATE BANK	BELLEVUE	1	\$350,000
MUTUAL OF OMAHA BANK	NEBRASKA	1	\$324,000
FIRST FCU	CEDAR RAPIDS	1	\$320,000
FARMERS SAVINGS BANK	WEVER	1	\$307,000
STERLING FEDERAL BANK, F.S.B.	ILLINOIS	1	\$270,000
FARMERS & MERCHANTS BK & TR	BURLINGTON	1	\$253,000

LENDER NAME	LOCATION	#	AMOUNT
COMMUNITY BANK	MUSCATINE	1	\$248,300
FARMERS & MCHNTS SVGS BNK.	WAUKON	1	\$225,000
THE STATE BANK	SPIRIT LAKE	1	\$220,000
CITIZENS FIRST BANK	CLINTON	1	\$211,800
STATE SAVINGS BANK	CRESTON	1	\$209,000
FINANCIAL PLUS CU	WDM	1	\$200,000
IOWA STATE BANK	HULL	1	\$190,000
AMERICAN NATIONAL BANK	NEBRASKA	1	\$161,000
FARMERS & TRADERS SVGS BANK	BANCROFT	1	\$150,000
FAIRFAX STATE SAVINGS BANK	FAIRFAX	1	\$150,000
FIRST TR & SAVINGS BK - ALBANY	ILLINOIS	1	\$145,000
VALLEY BANK & TRUST	CHEROKEE	1	\$144,600
1ST NATL BK IN CRESTON	CRESTON	1	\$132,000
SECURITY STATE BANK	WAVERLY	1	\$120,000
ATKINS SAVINGS BANK & TRUST	ATKINS	1	\$112,500
COMMUNITY CHOICE CU	JOHNSTON	1	\$110,000
ACE COMMUNITY CU	AMES	1	\$104,000
FIRST NEWTON NATIONAL BANK	NEWTON	1	\$94,000
FIRST FED. SAVINGS BK - IOWA	FORT DODGE	1	\$86,000
HAMPTON STATE BANK	HAMPTON	1	\$80,200
CEDAR FALLS COMMUNITY CU	CEDAR FALLS	1	\$80,000
CITIZENS BANK	MICHIGAN	1	\$75,000
WALKER STATE BANK	WALKER	1	\$69,000
FARMERS TRUST & SVGS BANK	WILLIAMSBURG	1	\$64,500
EXCHANGE STATE BANK	ADAIR	1	\$53,600
1ST NATL BK - AKRON	AKRON	1	\$40,000
IOWA STATE BANK	WAPELLO	1	\$40,000
TWO RIVERS BANK & TRUST	BURLINGTON	1	\$35,000
FIRST SECURITY BK & TR CO	CHARLES CITY	1	\$35,000
IOWA STATE BANK	DES MOINES	1	\$35,000
EAST DUBUQUE SAVINGS BANK	DUBUQUE	1	\$35,000
FIRST STATE BANK OF IDA GROVE	IDA GROVE	1	\$35,000
APPLE RIVER STATE BANK	ILLINOIS	1	\$35,000
AMER BANK NATL ASSOC	LE MARS	1	\$35,000
FIRST-CITIZENS BK & TR CO	N. CAROLINA	1	\$35,000
CLARKE COUNTY STATE BANK	OSCEOLA	1	\$35,000
STATE SAVINGS BANK	RAKE	1	\$35,000
PEOPLES BANK	ROCK VALLEY	1	\$35,000
PIONEER BANK	SGT. BLUFF	1	\$35,000
KEOKUK COUNTY STATE BANK	SIGOURNEY	1	\$35,000
CIT. 1ST NATL BK - STORM LAKE	STORM LAKE	1	\$35,000
MOUND CITY BANK	WISCONSIN	1	\$35,000
LUANA SAVINGS BANK	LUANA	1	\$34,500
DECORAH BANK & TRUST CO.	DECORAH	1	\$32,300
CRAWFORD CNTY TR & SVGS BK	DENISON	1	\$25,500
GUARANTY BANK AND TRUST CO.	CEDAR RAPIDS	1	\$25,000
TITONKA SAVINGS BANK	TITONKA	1	\$8,000